

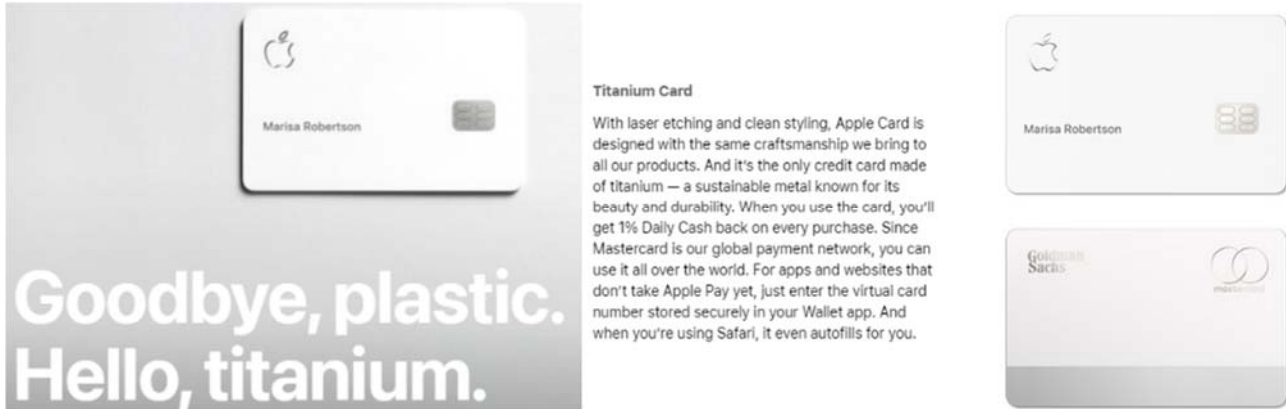



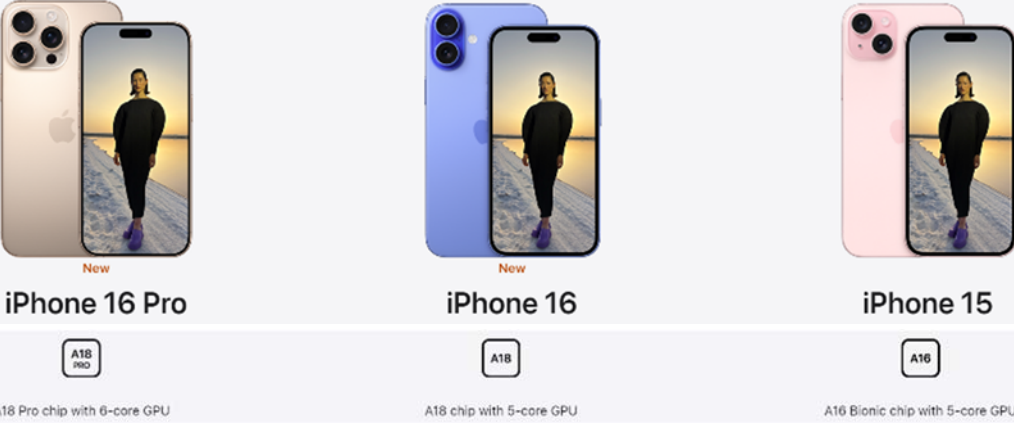
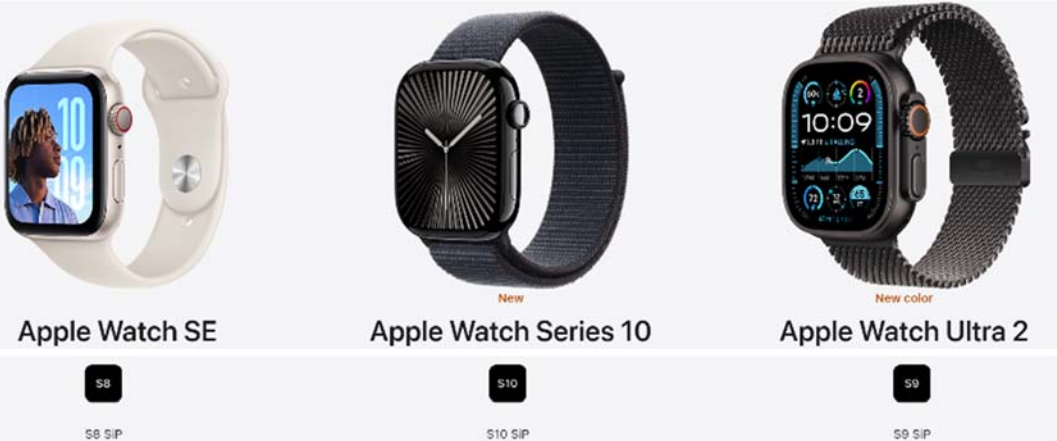


Exhibit H

Exhibit H - U.S. Patent No. 10,628,820


Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[Pre]: An online payment system, the system comprising:	<p>The combination of an Apple Pay and/or Apple Wallet-enabled computing device with an Apple Card is an online payment system.</p> <div><p>Created by Apple. Powered by iPhone.</p><p>Built for iPhone</p><p>Apple Card lives on your iPhone, in the Wallet app. You can sign up in as little as a minute and start using it right away with Apple Pay.³ Your transactions, payments, and account details are all in one place, where only you can see them.³ You even make your payments right in the Wallet app — just select your amount, tap, and it's done.</p><p><i>See, e.g., Apple Card, Apple, https://www.apple.com/apple-card/; Apple Pay, Apple, https://www.apple.com/apple-pay/; Devices compatible with Apple Pay, Apple (Mar. 6, 2024), https://support.apple.com/en-us/102896.</i></p><h3>Pay with your virtual card number</h3><p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can find your virtual card number in the Wallet app. If you use Apple Card Family² and you share your account with a co-owner³, you each have your own virtual card number.</p><p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p><p><i>See, e.g., How to make purchases with Apple Card, Apple (Aug. 30, 2024), https://support.apple.com/en-us/104951.</i></p></div>



<p>Claim Language</p> <p>11[a]: a thin payment device comprising no fixed payment numbers visible thereon; and</p>	<p>Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card</p> <p>The Apple Card is a thin shaped body having no fixed payment numbers disposed thereon.</p> <div data-bbox="487 259 1764 665">  <p>The image shows an advertisement for the Apple Card. On the left, a white Titanium Card is displayed with the name 'Marisa Robertson' and the Apple logo. To its right, a block of text describes the card's features: 'Titanium Card. With laser etching and clean styling, Apple Card is designed with the same craftsmanship we bring to all our products. And it's the only credit card made of titanium — a sustainable metal known for its beauty and durability. When you use the card, you'll get 1% Daily Cash back on every purchase. Since Mastercard is our global payment network, you can use it all over the world. For apps and websites that don't take Apple Pay yet, just enter the virtual card number stored securely in your Wallet app. And when you're using Safari, it even autofills for you.' To the right of the text, two more cards are shown: a white Titanium Card and a gold Gold Card, both with the name 'Marisa Robertson' and the Apple logo. At the bottom, the text 'Goodbye, plastic. Hello, titanium.' is written in a large, bold font.</p> </div> <p>See, e.g., <i>Apple Card</i>, Apple, https://www.apple.com/apple-card/.</p>
<p>11[b]: a personal computing device, wherein the personal computing device comprises:</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device is a personal computing device.</p> <div data-bbox="487 771 1512 1144">  <p>The image shows an advertisement for Apple Pay. It features a smartphone, a laptop, and a smartwatch, all displaying the Apple Pay interface. The smartphone shows a payment confirmation screen with a red 'Pay' button. The laptop shows a payment confirmation screen with a red 'Pay' button. The smartwatch shows a payment confirmation screen with a red 'Pay' button. To the right of the devices, a block of text describes the service: 'In apps and online. Use Apple Pay for purchases in Safari on your iPhone, iPad, or Mac. You can skip the lengthy checkout forms and pay with just a touch or a glance. Or use Apple Pay to subscribe to services like Apple Music, Apple News+, and Apple TV+, buy apps and games on the App Store, and upgrade your iCloud storage.'</p> </div> <p>See, e.g., <i>Apple Pay</i>, Apple, https://www.apple.com/apple-pay/; <i>Devices compatible with Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102896.</p>




Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[c]: a processor;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a processor.</p> <div><div><p>New M3 models</p><p>MacBook Air 13" and 15"</p><p>M2 or M3 chip</p></div><div><p>MacBook Pro 14" and 16"</p><p>M3, M3 Pro, or M3 Max chip</p></div></div> <p>See, e.g., Mac, Apple, https://www.apple.com/mac/.</p> <div><div><p>New</p><p>iPad Pro</p><p>M4 chip</p></div><div><p>New</p><p>iPad Air</p><p>M2 chip</p></div><div><p>New Price</p><p>iPad</p><p>A14 Bionic chip</p></div></div> <p>[...]</p> <p>See, e.g., iPad, Apple, https://www.apple.com/ipad/.</p>

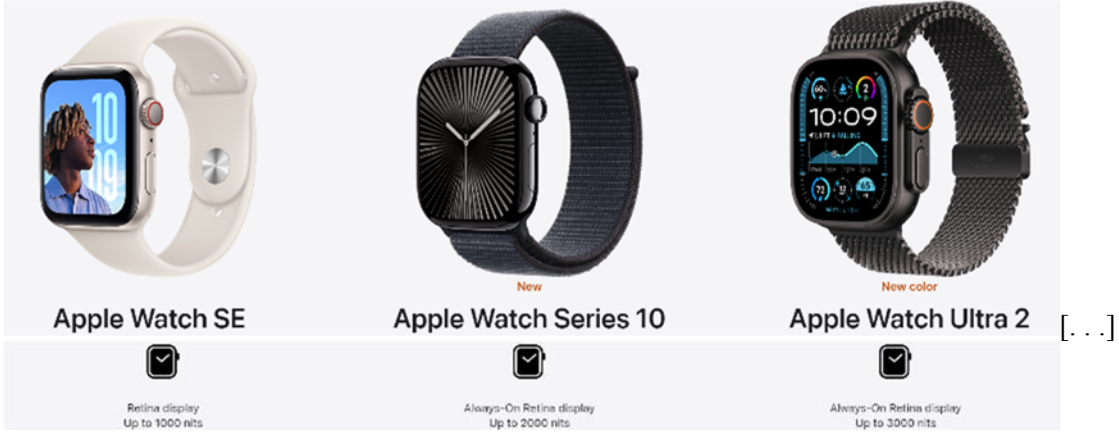
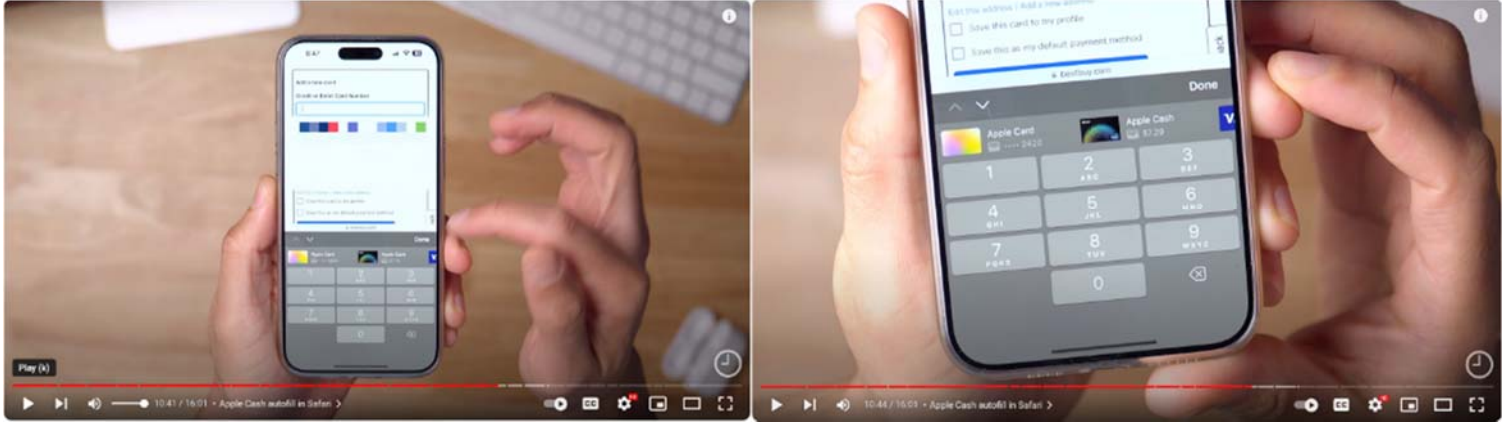
Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<div data-bbox="489 203 1701 625">  <p data-bbox="556 462 661 479">New</p> <p data-bbox="556 487 745 519">iPhone 16 Pro</p> <p data-bbox="1039 462 1081 479">New</p> <p data-bbox="997 487 1144 519">iPhone 16</p> <p data-bbox="1396 462 1438 479">New</p> <p data-bbox="1407 487 1554 519">iPhone 15</p> <p data-bbox="1638 503 1701 527">[. . .]</p> </div> <p data-bbox="489 625 1165 657">See, e.g., <i>iPhone</i>, Apple, https://www.apple.com/iphone/.</p> <div data-bbox="489 690 1638 1128">  <p data-bbox="1018 974 1060 990">New</p> <p data-bbox="535 998 745 1031">Apple Watch SE</p> <p data-bbox="892 998 1186 1031">Apple Watch Series 10</p> <p data-bbox="1396 974 1459 990">New color</p> <p data-bbox="1291 998 1564 1031">Apple Watch Ultra 2</p> <p data-bbox="1575 1015 1638 1039">[. . .]</p> </div> <p data-bbox="489 1128 1144 1161">See, e.g., <i>Watch</i>, Apple, https://www.apple.com/watch/.</p> <div data-bbox="489 1193 1627 1307"> <p data-bbox="489 1193 556 1226">Chips</p> <div data-bbox="703 1201 1249 1307">  <p data-bbox="829 1201 1249 1307">8-core CPU with 4 performance cores and 4 efficiency cores 10-core GPU 16-core Neural Engine 16GB unified memory</p> </div> <div data-bbox="1249 1201 1627 1307">  <p data-bbox="1365 1201 1627 1307">12-millisecond photon-to-photon latency 256GB/s memory bandwidth</p> </div> </div> <p data-bbox="489 1307 1627 1339">See, e.g., <i>Apple Vision Pro – Tech Specs</i>, Apple, https://www.apple.com/apple-vision-pro/specs/.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p>Secure Element</p> <p>The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p><i>See, e.g., Apple Platform Security, How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web.</p>
11[d]: a memory;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a memory.</p> <p>Device storage</p> <p>An Apple device like an iPhone, iPad, or Mac comes with a set amount of storage. The more storage your device has, the more music, apps, photos, and other content you can store on that device. If your device storage is almost full or full, you might get an alert.</p> <p><i>See, e.g., What's the difference between device storage and iCloud storage?</i>, Apple (Sept. 16, 2024), https://support.apple.com/en-us/102670; <i>If your Apple Watch storage is full</i>, Apple (Sept. 16, 2024), https://support.apple.com/en-us/102407; <i>Apple Vision Pro – Tech Specs</i>, Apple, https://www.apple.com/apple-vision-pro/specs/ (noting available capacities of 256GB, 512GB, 1TB).</p> <p>Secure Element</p> <p>The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p><i>See, e.g., Apple Platform Security, How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[e]: a wireless interface;	<p data-bbox="489 196 1560 228">An Apple Pay and/or Apple Wallet-enabled computing device includes a wireless interface.</p> <div data-bbox="489 261 1052 310"> <h2>Connect to a Wi-Fi network</h2> </div> <div data-bbox="489 326 1423 456"> <ol style="list-style-type: none"> 1. From your Home screen, go to Settings > Wi-Fi. 2. Turn on Wi-Fi. Your device will automatically search for available Wi-Fi networks. 3. Tap the name of the Wi-Fi network that you want to join. Before you can join the network, you might be asked to enter the network's password or agree to terms and conditions. </div> <div data-bbox="489 472 1423 553"> <p>After you join the network, you'll see a blue checkmark ✓ next to the network and the connected Wi-Fi icon  in the upper corner of your display. If you don't know the password to the Wi-Fi network, contact your network administrator.</p> </div> <div data-bbox="489 570 1906 634"> <p>See, e.g., <i>Connect to Wi-Fi on your iPhone, iPad, or iPod touch</i>, Apple (May 20, 2024), https://support.apple.com/en-us/111107.</p> </div> <div data-bbox="489 675 1026 724"> <h2>Turn cellular data on or off</h2> </div> <div data-bbox="489 740 1423 797"> <p>To turn cellular data on or off, go to Settings, then tap Cellular or Mobile Data. If you're using an iPad, you might see Settings > Cellular Data.</p> </div> <div data-bbox="489 805 1371 862"> <p>Depending on your carrier and device, you might have additional options listed under Cellular Data Options:</p> </div> <div data-bbox="489 878 1440 1097"> <ul style="list-style-type: none"> • Enable LTE, 4G, or 3G: You can select what type of network connection to use for voice and data. Learn more about these options. Learn about data options with 5G on your iPhone or iPad. • Turn Voice Roaming on or off: With CDMA networks, you can turn off Voice Roaming to avoid charges from using other carriers' networks. • Turn Data Roaming on or off: When you're traveling internationally, you can turn off data roaming to avoid roaming charges. If you have an international data plan, you may need to keep Data Roaming on. Learn more about travelling internationally with your iPhone or iPad. </div> <div data-bbox="489 1105 1862 1138"> <p>See, e.g., <i>Use cellular data on your iPhone or iPad</i>, Apple (Sept. 16, 2024), https://support.apple.com/en-us/109323.</p> </div> <div data-bbox="489 1170 991 1219"> <h2>Choose a Wi-Fi network</h2> </div> <div data-bbox="489 1235 1436 1471"> <ol style="list-style-type: none"> 1. Open the Settings app on your Apple Watch. 2. Tap Wi-Fi. Your device automatically searches for networks. 3. Tap the name of the network that you want to join. If you have Apple Watch Series 6 or later, you can connect to 2.4GHz or 5GHz Wi-Fi networks. Apple Watch Series 5 and earlier, and Apple Watch SE, can connect only to 2.4GHz Wi-Fi networks. 4. If asked, enter the password using Scribble or the Apple Watch keyboard. 5. Tap Join. </div> <div data-bbox="489 1471 1787 1505"> <p>See, e.g., <i>Connect your Apple Watch to Wi-Fi</i>, Apple (Apr. 26, 2024), https://support.apple.com/en-us/111818.</p> </div>

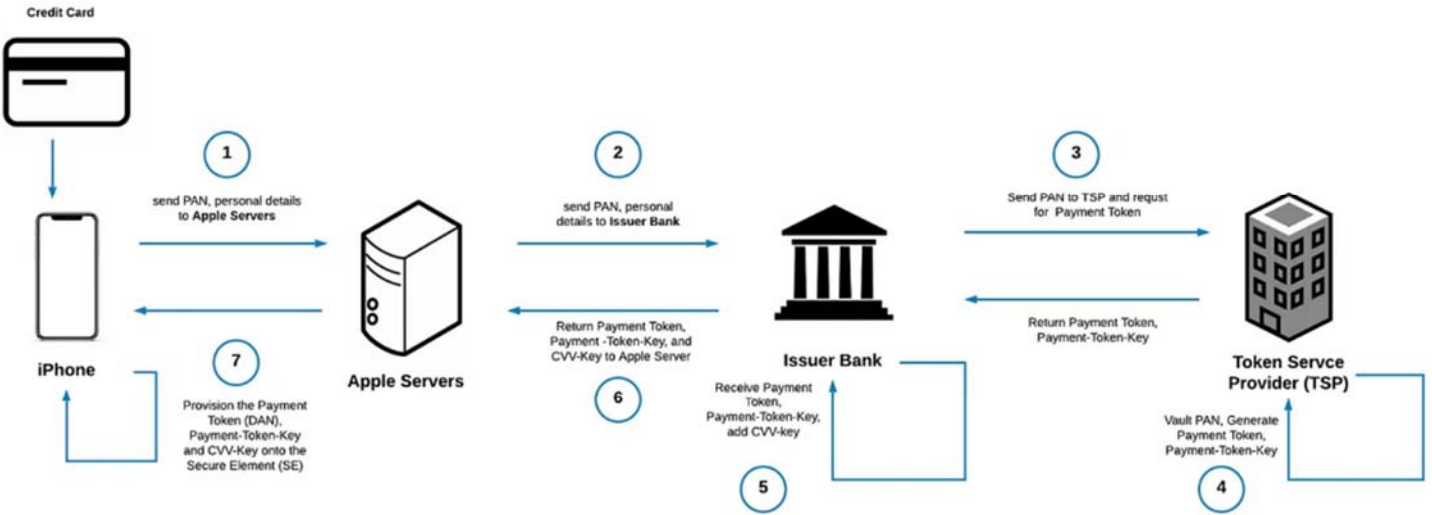
Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p>Connect to a cellular network</p> <p>Your Apple Watch with cellular automatically switches to the most power-efficient wireless available: It can connect to your iPhone when it's nearby, a Wi-Fi network, or cellular. When your watch connects to cellular, it uses LTE networks. If LTE isn't available, your watch will try to connect to UMTS if your carrier supports it.</p> <p>When your watch connects to a cellular network, you can check the signal strength from Control Center or the Cellular complication that you can add to most watch faces. To open Control Center, touch and hold the bottom of the screen, then swipe up.</p> <p><i>See, e.g., Set up cellular on Apple Watch, Apple (Jul. 10, 2024), https://support.apple.com/en-us/119601.</i></p> 
<p>11[f]: a display operable to provide a visual user-interface operable for performing online transactions; and</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a display operable to provide a visual user-interface for performing online transactions.</p>  <div style="display: flex; justify-content: space-around;"> <div data-bbox="499 906 867 1084"> <p><small>New M3 models</small></p> <p>MacBook Air 13" and 15"</p> <p>13.6" or 15.3"</p> <p><small>Liquid Retina display with 500 nits of brightness and support for 1 billion colors²</small></p> </div> <div data-bbox="961 906 1329 1084"> <p>MacBook Pro 14" and 16"</p> <p>14.2" or 16.2"</p> <p><small>Liquid Retina XDR display with 1000 nits of HDR and 600 nits of SDR brightness and up to 120Hz refresh rates²</small></p> </div> </div> <p><i>See, e.g., Mac, Apple, https://www.apple.com/mac/.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<div><div><p>New</p><p>iPad Pro</p><p>13" or 11"</p><p>Ultra Retina XDR display² ProMotion technology</p></div><div><p>New</p><p>iPad Air</p><p>13" or 11"</p><p>Liquid Retina display² P3 wide color</p></div><div><p>New Price</p><p>iPad</p><p>10.9"</p><p>Liquid Retina display² sRGB color</p></div><div>[...]</div></div> <p>See, e.g., <i>iPad</i>, Apple, https://www.apple.com/ipad/.</p> <div><div><p>iPhone 16 Pro Max</p><p>6.9"</p><p>Super Retina XDR display¹</p></div><div><p>iPhone 16 Pro</p><p>6.3"</p><p>Super Retina XDR display¹</p></div><div><p>iPhone 16</p><p>6.1"</p><p>Super Retina XDR display¹</p></div></div> <p>See, e.g., <i>Compare iPhone Models</i>, Apple, https://www.apple.com/iphone/compare/.</p>

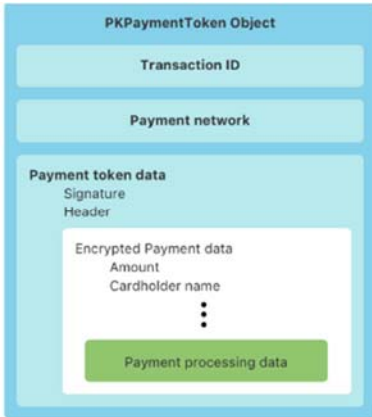
Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<div data-bbox="489 196 1600 625">  <p>Apple Watch SE Apple Watch Series 10 Apple Watch Ultra 2 [. . .]</p> <p>Retina display Up to 1000 nits Always-On Retina display Up to 2000 nits Always-On Retina display Up to 3000 nits</p> </div> <p data-bbox="489 625 1144 657">See, e.g., <i>Watch</i>, Apple, https://www.apple.com/watch/.</p> <div data-bbox="489 690 997 812"> <p>Display</p> <p>23 million pixels</p> <p>3D display system</p> <p>Micro-OLED</p> </div> <p data-bbox="489 812 1627 852">See, e.g., <i>Apple Vision Pro – Tech Specs</i>, Apple, https://www.apple.com/apple-vision-pro/specs/.</p> <div data-bbox="489 885 1984 1307">  </div> <p data-bbox="489 1307 1554 1367">See, e.g., 9to5Mac, <i>iOS 17.4 – 30+ New Changes and Features</i>, YouTube (Feb. 28, 2024), https://www.youtube.com/watch?v=wT5osIMpyuQ&t=635s.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="489 204 1247 245">How to use Apple Pay online or in apps</p> <p data-bbox="489 269 1398 326">You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.^{2,3}</p> <ol data-bbox="489 350 1446 992" style="list-style-type: none"><li data-bbox="489 350 1289 383">1. Tap the Apple Pay button or choose Apple Pay as your payment method.<li data-bbox="489 399 1425 456">2. To pay with a different card, tap Other Cards & Pay Later Options or Change Payment Method to change your default card.<li data-bbox="489 472 1446 537">3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again.<li data-bbox="489 553 1446 951">4. Confirm the payment.<ul data-bbox="520 594 1446 951" style="list-style-type: none"><li data-bbox="520 594 1446 659">◦ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode.<li data-bbox="520 675 1220 708">◦ iPhone or iPad without Face ID: Use Touch ID or your passcode.<li data-bbox="520 724 1066 756">◦ Apple Vision Pro: Use Optic ID or your passcode.<li data-bbox="520 773 1003 805">◦ Apple Watch: Double-click the side button.<li data-bbox="520 821 1073 854">◦ Mac with Touch ID: Place your finger on Touch ID.<li data-bbox="520 870 1446 951">◦ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices.<li data-bbox="489 967 1398 992">5. When your payment is successful, you'll see Done and a checkmark on the screen. <p data-bbox="489 1000 1976 1097"><i>See, e.g., Make purchases using Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102626; <i>Apple Vision Pro User Guide, Use Apple Pay in apps and Safari on Apple Vision Pro</i>, Apple, https://support.apple.com/guide/apple-vision-pro/use-apple-pay-in-apps-and-safari-tanf3cf449bb/1.0/visionos/1.0.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[g]: a user-interface coupled to the processor, and	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a user-interface coupled to the processor.</p> <h2 data-bbox="489 264 1247 310">How to use Apple Pay online or in apps</h2> <p data-bbox="489 331 1398 391">You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.^{2,3}</p> <ol data-bbox="489 418 1446 1060" style="list-style-type: none"> 1. Tap the Apple Pay button or choose Apple Pay as your payment method. 2. To pay with a different card, tap Other Cards & Pay Later Options or Change Payment Method to change your default card. 3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again. 4. Confirm the payment. <ul data-bbox="520 662 1440 1015" style="list-style-type: none"> ◦ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode. ◦ iPhone or iPad without Face ID: Use Touch ID or your passcode. ◦ Apple Vision Pro: Use Optic ID or your passcode. ◦ Apple Watch: Double-click the side button. ◦ Mac with Touch ID: Place your finger on Touch ID. ◦ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices. 5. When your payment is successful, you'll see Done and a checkmark on the screen. <p data-bbox="489 1065 1755 1092"><i>See, e.g., Make purchases using Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102626.</p>
11[h]: wherein the wireless interface is operable to wirelessly obtain card device payment account information, and	<p>The wireless interface of the Apple Pay and/or Apple Wallet-enabled computing device is operable to wirelessly obtain card device payment account information.</p> <h2 data-bbox="489 1206 1596 1255">When you add credit, debit, prepaid, or transit cards [. . .]</h2> <p data-bbox="489 1260 1535 1417">After your card is approved, your bank, your bank's authorized service provider, or your card issuer creates a device-specific Device Account Number, encrypts it, and sends it along with other data (such as the key used to generate dynamic security codes that are unique to each transaction) to Apple. The Device Account Number can't be decrypted by Apple but is stored in the Secure Element—an industry-standard, certified chip designed to store your payment information safely—on your device. Unlike with usual credit</p> <p data-bbox="489 1422 1934 1518"><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554; Starriah, <i>Apple Wallet requires internet connection to add credit card?</i>, Apple Support Community (Mar. 29, 2019), https://discussions.apple.com/thread/250267325?sortBy=best.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	 <p style="text-align: center;">When a Payment Card is Added to the Apple Pay Wallet</p> <p><i>See, e.g., Prashant Ram, How Apple Pay works under the hood?, codeburst (Nov. 5, 2019), https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7.</i></p> <h3>Pay with your virtual card number</h3> <p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can find your virtual card number in the Wallet app. If you use Apple Card Family² and you share your account with a co-owner³, you each have your own virtual card number.</p> <p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p><i>How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), https://support.apple.com/en-us/104951.</p>
11[i]: wherein the processor is operable to generate limited-use payment information based on the card device payment account information, and	<p>The processor of the Apple Pay and/or Apple Wallet-enabled computing device is operable to generate limited-use payment information based on the card device payment account information.</p> <h3>When you use Apple Pay in stores</h3> <p>[. . .]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="491 199 1507 245">When you use Apple Pay within apps or on the web [. . .]</p> <p data-bbox="491 248 1430 451">To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p data-bbox="491 459 1934 557"><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554; Apple Platform Security, <i>Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web.</p> <p data-bbox="491 597 1234 643">What is Advanced Fraud Protection?</p> <p data-bbox="491 662 1430 743">Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p data-bbox="491 764 1419 873">You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p data-bbox="491 878 1934 906"><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>
11[j]: wherein the personal computing device is operable to generate complete payment information, including the limited-use payment information, and to convey said complete payment information via at least one interface of a set comprising: said display; and the wireless interface, and	<p data-bbox="491 914 1990 1011">The Apple Pay and/or Apple Wallet-enabled computing device is operable to generate complete payment information, including the limited-use payment information, and to convey said complete payment information via at least one interface of a set comprising: said display; and the wireless interface.</p> <p data-bbox="491 1052 1507 1097">When you use Apple Pay in stores [. . .]</p> <p data-bbox="491 1105 1436 1276">After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card							
	<div><div><h3>When you use Apple Pay within apps or on the web</h3><p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you’re purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p><p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Apr. 12, 2024), https://support.apple.com/en-us/101554; <i>Apple Platform Security – Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web.</p></div><div><h3>Overview</h3><p>Apple Pay is available on all iOS devices with a Secure Element — an industry-standard, certified chip designed to store payment information safely. In macOS, users must have an iPhone or Apple Watch that supports Apple Pay to authorize the payment, or have a Mac with Touch ID. The Secure Element creates a payment object when an app or website that uses Apple Pay sends a payment request.</p><p>The payment object has a nested structure that contains a payment token with encrypted payment data, as shown in the figure below.</p></div><div><h3>Payment token structure</h3><p>The <code>paymentData</code> property of <code>PKPaymentToken</code> (or the <code>paymentData</code> property of <code>ApplePayPaymentToken</code>, for Apple Pay on the Web) contains a UTF-8 serialization of a plaintext JSON dictionary with the following keys and values:</p><table><tr><th>Key</th><th>Value</th><th>Description</th></tr><tr><td rowspan="2">data</td><td rowspan="2">payment data dictionary, Base64 encoded as a string</td><td>Encrypted payment data</td></tr><tr><td>See Payment Data Keys below for the decrypted payment data keys and values.</td></tr></table></div><div><p>The diagram illustrates the structure of a PKPaymentToken Object. It is a light blue container with a title bar. Inside, there are three main sections: 'Transaction ID' (a light blue box), 'Payment network' (a light blue box), and 'Payment token data' (a white box with a light blue border). The 'Payment token data' section contains a 'Signature Header' (a light blue box), an 'Encrypted Payment data' section (a white box with a light blue border) containing 'Amount' and 'Cardholder name' (separated by a vertical ellipsis), and a 'Payment processing data' section (a green box). The entire diagram is enclosed in a light blue border.</p></div></div>	Key	Value	Description	data	payment data dictionary, Base64 encoded as a string	Encrypted payment data	See Payment Data Keys below for the decrypted payment data keys and values.
Key	Value	Description						
data	payment data dictionary, Base64 encoded as a string	Encrypted payment data						
		See Payment Data Keys below for the decrypted payment data keys and values.						

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card																																													
	<div>Payment data keys</div> <div>The decrypted payment data in the data value contains the following keys and values:</div> <table><tr><th>Key</th><th>Value</th><th>Description</th></tr><tr><td>applicationPrimaryAccountNumber</td><td>string</td><td>Device-specific account number of the card that funds this transaction</td></tr><tr><td>applicationExpirationDate</td><td>date as a string</td><td>Card expiration date in the format YYMMDD</td></tr><tr><td>currencyCode</td><td>string</td><td>ISO 4217 numeric currency code, as a string to preserve leading zeros</td></tr><tr><td>transactionAmount</td><td>number</td><td>Transaction amount</td></tr><tr><td>cardholderName</td><td>string</td><td>Optional. Cardholder name.</td></tr><tr><td>deviceManufacturerIdentifier</td><td>string</td><td>Hex-encoded device manufacturer identifier</td></tr><tr><td>paymentDataType</td><td>string</td><td>Either "3D Secure" or "EMV"</td></tr><tr><td>paymentData</td><td>payment data dictionary</td><td>Detailed payment data; see Detailed Payment Data Keys (3D Secure) and Detailed Payment Data Keys (EMV) below</td></tr><tr><td>authenticationResponses</td><td>list of Authentication Response entries</td><td>For a multitoken request, a list of submerchant responses that contain cryptograms. See Authentication Response below.</td></tr><tr><td>merchantTokenIdentifier</td><td>string</td><td>For a merchant token request, the provisioned merchant token identifier from the payment network</td></tr><tr><td>merchantTokenMetadata</td><td>MerchantTokenMetadata</td><td>For a merchant token request, this data contains card art and the token's last four digits and expiration date [. . .]</td></tr></table> <div>Detailed payment data keys (EMV)</div> <div>If the paymentDataType value is "EMV" in the Payment Data Keys information, the payment data dictionary in paymentData contains the following keys and values:</div> <table><tr><th>Key</th><th>Value</th><th>Description</th></tr><tr><td>emvData</td><td>The Europay, Mastercard, and Visa (EMV) payment structure, as a Base64-encoded string</td><td>Output from the Secure Element</td></tr><tr><td>encryptedPINData</td><td>The encrypted PIN, as a hex-encoded string</td><td>The PIN is encrypted using the bank's key. RSA_v1 only.</td></tr></table> <div>See, e.g., <i>Payment token format reference</i>, Apple Developer, https://developer.apple.com/documentation/passkit_apple_pay_and_wallet/apple_pay/payment_token_format_reference; <i>PKPayment</i>, Apple Developer, https://developer.apple.com/documentation/passkit_apple_pay_and_wallet/pkpayment.</div>	Key	Value	Description	applicationPrimaryAccountNumber	string	Device-specific account number of the card that funds this transaction	applicationExpirationDate	date as a string	Card expiration date in the format YYMMDD	currencyCode	string	ISO 4217 numeric currency code, as a string to preserve leading zeros	transactionAmount	number	Transaction amount	cardholderName	string	Optional. Cardholder name.	deviceManufacturerIdentifier	string	Hex-encoded device manufacturer identifier	paymentDataType	string	Either "3D Secure" or "EMV"	paymentData	payment data dictionary	Detailed payment data; see Detailed Payment Data Keys (3D Secure) and Detailed Payment Data Keys (EMV) below	authenticationResponses	list of Authentication Response entries	For a multitoken request, a list of submerchant responses that contain cryptograms. See Authentication Response below.	merchantTokenIdentifier	string	For a merchant token request, the provisioned merchant token identifier from the payment network	merchantTokenMetadata	MerchantTokenMetadata	For a merchant token request, this data contains card art and the token's last four digits and expiration date [. . .]	Key	Value	Description	emvData	The Europay, Mastercard, and Visa (EMV) payment structure, as a Base64-encoded string	Output from the Secure Element	encryptedPINData	The encrypted PIN, as a hex-encoded string	The PIN is encrypted using the bank's key. RSA_v1 only.
Key	Value	Description																																												
applicationPrimaryAccountNumber	string	Device-specific account number of the card that funds this transaction																																												
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Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p>Pay with your virtual card number</p> <p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can find your virtual card number in the Wallet app. If you use Apple Card Family² and you share your account with a co-owner³, you each have your own virtual card number.</p> <p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p><i>How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), https://support.apple.com/en-us/104951.</p> <p>What is Advanced Fraud Protection?</p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Oct. 13, 2023), https://support.apple.com/en-us/102427.</p>
11[k]: wherein the limited-use payment information is configured to be used in place of a card issuer payment information.	<p>The limited-use payment information generated by an Apple Pay and/or Apple Wallet-enabled computing device is configured to be used in place of a card issuer payment information.</p> <p>When you use Apple Pay within apps or on the web [. . .]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</p> <p>Pay with your virtual card number</p> <p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can find your virtual card number in the Wallet app. If you use Apple Card Family² and you share your account with a co-owner³, you each have your own virtual card number.</p> <p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p><i>How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), https://support.apple.com/en-us/104951.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="491 201 1247 245">What is Advanced Fraud Protection?</p> <p data-bbox="491 269 1444 350">Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p data-bbox="491 375 1434 483">You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p data-bbox="491 492 1934 519"><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>